



Marsh Specialty



ESG Risk Rating

NCOIL November 2022



Agenda

1

What insight does the ESG Risk Rating (ERR) produce?

- Score outputs
 - Controls, Reporting, Resilience Framework
 - Benchmarking
-

2

Differentiation

- Why is the tool different to other ESG risk ratings
 - Insurance applications
-

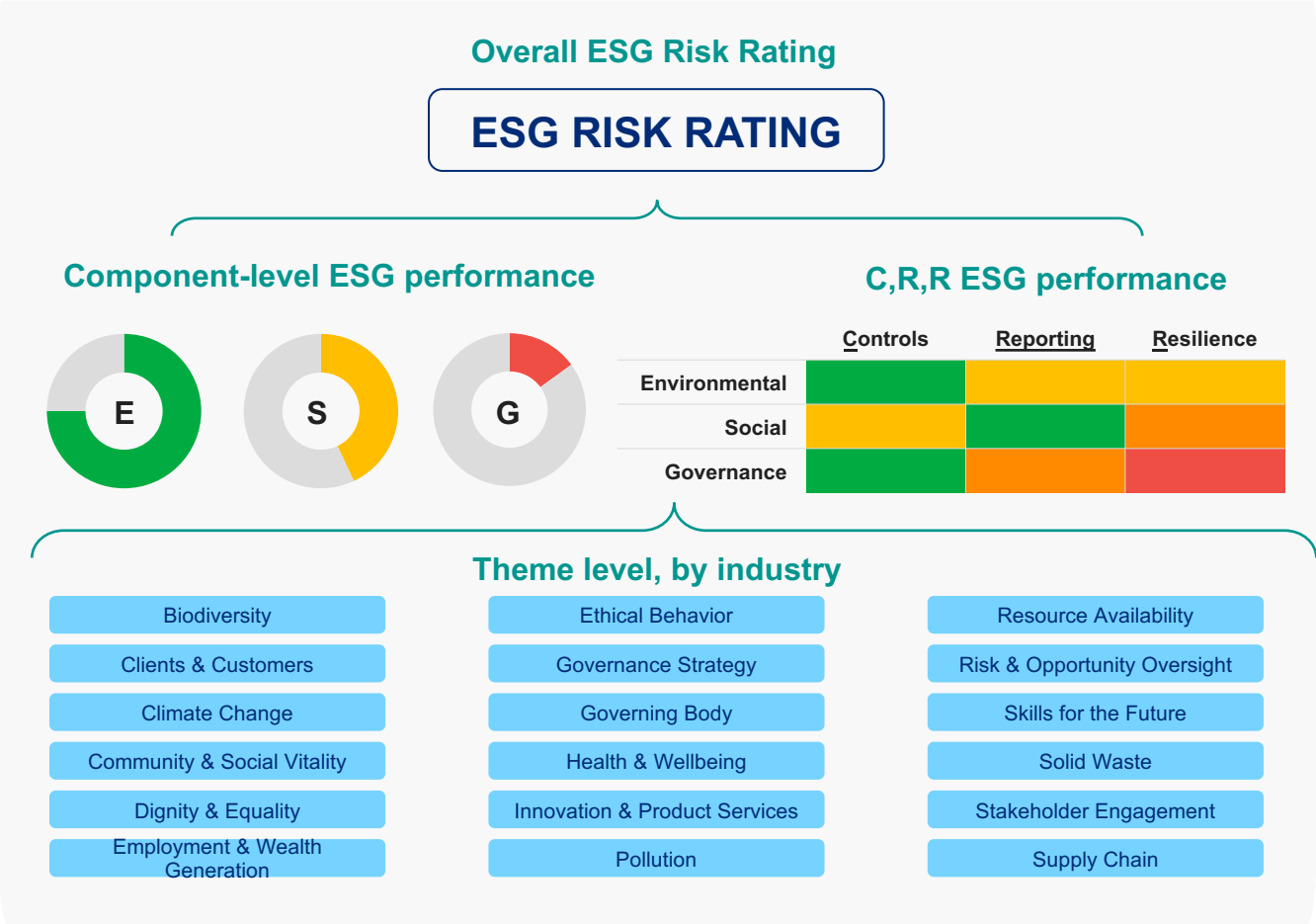
3

How to complete

ERR Insights



ESG Risk Rating Output



- **One-page “scorecard”** based on a set of quantitative questions across 18-core ESG themes.



- The rating received **differentiates between over 60 industries**, recognizing the different relative importance of themes across industries.
- Clients receive a score (out of 10) in four dimensions:
 - 1 A combined overall ESG Risk Rating score
 - 2 E, S & G component-level score
 - 3 E, S & G risk assessment score by Controls, Reporting and Resilience
 - 4 Theme level score across each of the 18 subcategories
- Recommendations to consider across **Controls, Reporting and Resilience**.

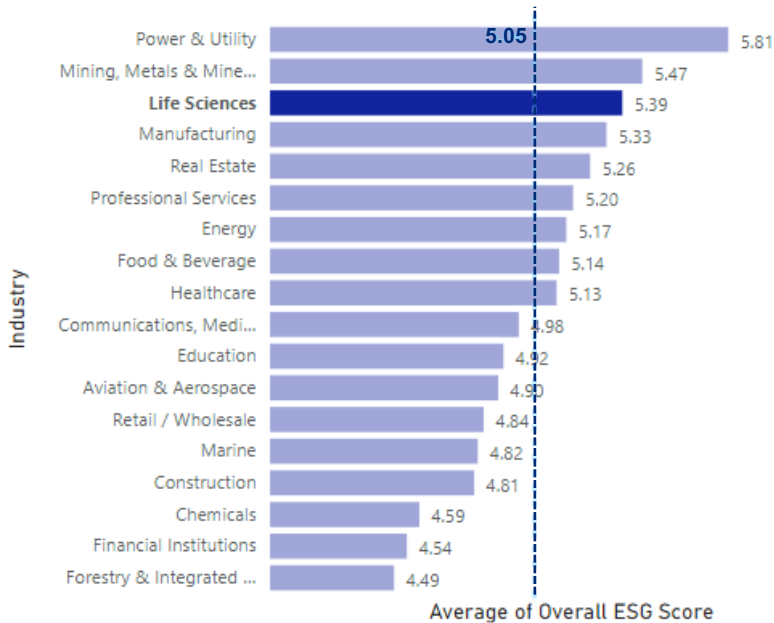
What does the scorecard look like?



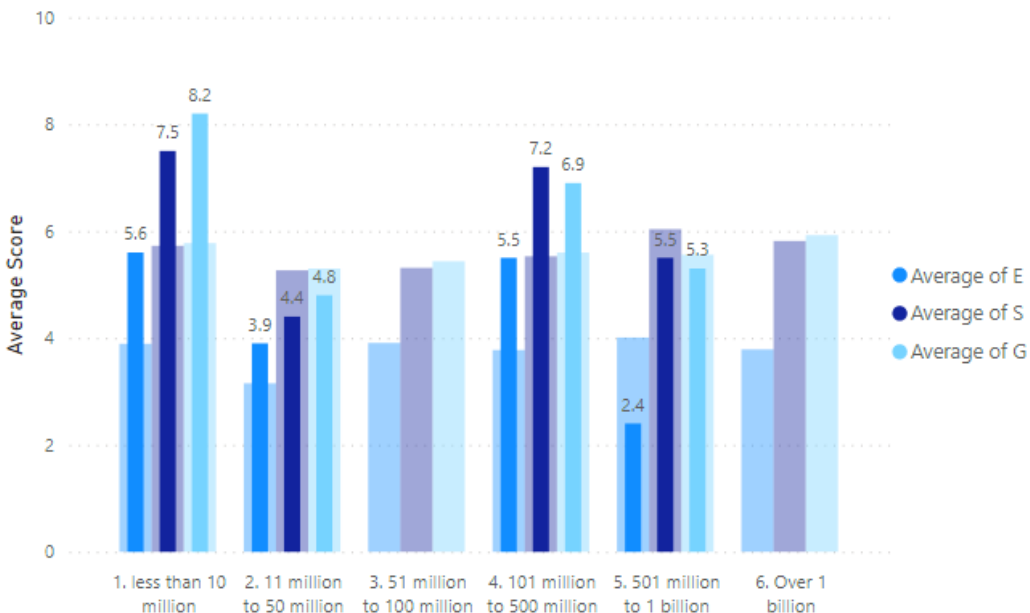
Benchmarking Analysis

Ability to show clients how they score relative to their peers – by region or size

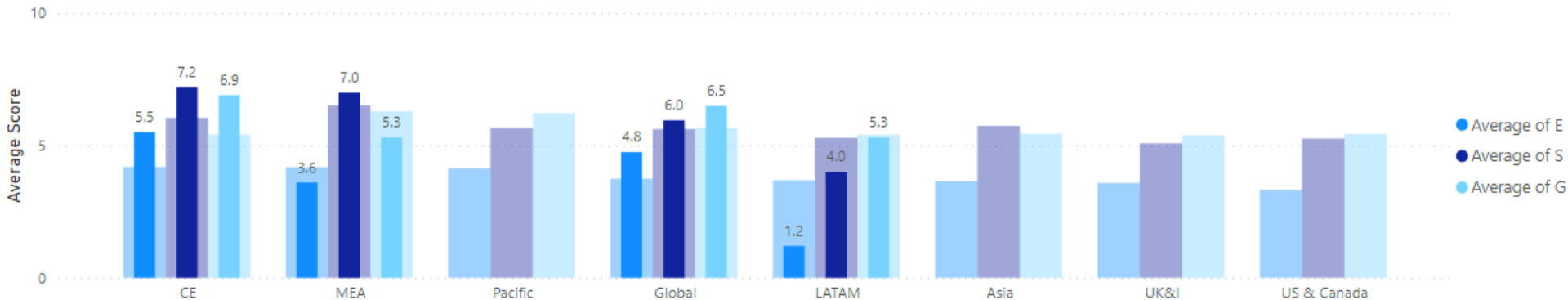
Average Overall ESG score by Industry



Average 'E' 'S' 'G' Score by Annual Rev USD



Average 'E' 'S' and 'G' Score by Region



Differentiation

2

How does the tool compare with other ESG rating providers?

Marsh's ERR aligns with many of the market-leading ESG third parties but it has nuances which make it more insurance-specific, objective, and improvement-oriented.

	MSCI	Sustainalytics	Refinitiv	S&P Global	Arabesque s-ray	Marsh ERR
Upper Score	AAA	100	100	100	100	10.0
Lower Score	CCC	0	0	0	0	0.0
# of ESG Themes	10	20	10	12	22	18
Reference points for assessing ESG score	<ul style="list-style-type: none"> Public disclosures made by company NGOs News and media Academia 	<ul style="list-style-type: none"> Public disclosures made by company Third party research 	<ul style="list-style-type: none"> Public disclosures made by company NGOs News and media 	<ul style="list-style-type: none"> Public disclosures made by company Questions to the company itself News and media 	<ul style="list-style-type: none"> Public disclosures made by company NGOs News and media Industry Association Academia 	Questions to the company itself
Disclosed alignment with standards & international frameworks	<ul style="list-style-type: none"> Not disclosed 	<ul style="list-style-type: none"> GRI SASB 	<ul style="list-style-type: none"> Not disclosed 	<ul style="list-style-type: none"> International standards & frameworks including GRI, SASB, WEF, TCFD etc. 	<ul style="list-style-type: none"> Not disclosed 	International standards & frameworks including GRI, SASB, WEF, TCFD etc.
Ratee participation	<ul style="list-style-type: none"> Companies are invited to verify the data collected 	<ul style="list-style-type: none"> Companies are invited to provide feedback and additional data 	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> Companies fill out questionnaire 	<ul style="list-style-type: none"> None 	Companies fill out questionnaire
Outputs	<ul style="list-style-type: none"> AAA-CCC Rating 	<ul style="list-style-type: none"> ESG Rating Report 	<ul style="list-style-type: none"> Web-based scorecard 	<ul style="list-style-type: none"> ESG Rating Report 	<ul style="list-style-type: none"> Web-based dashboard 	Scorecard with recommendations across Controls, Reporting & Resilience

Marsh Differentiation

1. Tailored for the insurance industry by presenting client information based on their answers to questions.
2. There is no subjectivity in our questions – purely objective Q&A and interpretation into results.
3. ERR opens rather than closes dialogue around improvement.
4. Our Controls, Reporting, Resilience (CRR) framework better integrates risk into our assessments.

ERR Insurance Applications

How Marsh is leveraging the tool to support clients

1

ESG Underwriting Information

- Promoting **standardisation** of **information requirements**, ERR as a tool to communicate (should clients wish)
- The ERR framework allows clients to **narrow ESG conversations** to **areas relevant to them** and their industry.

2

Differentiated Outcomes

- **Carriers leveraging ERR to provide enhanced outcomes** (preferred terms and conditions) for clients who share their scorecard, or display strong ESG performance
- Current insurance use-cases:
 - Pacific - Clearmatch providing **discount on Premium Finance** interest rate
 - US & C - Liberty Mutual has conferred a **credit on clients' property insurance**
 - Global – Beazley Syndicate 4321 – **additional capacity** for clients scoring 6.0+

3

Improved understanding of ESG risk profile

- Leveraging data from the ESG Risk Rating and our claims data, we are beginning to investigate **correlations between ESG performance** and **underwriting performance**.
- We believe we will be able to establish relationships that will **improve the industry's risk understanding**.

Completing the assessment

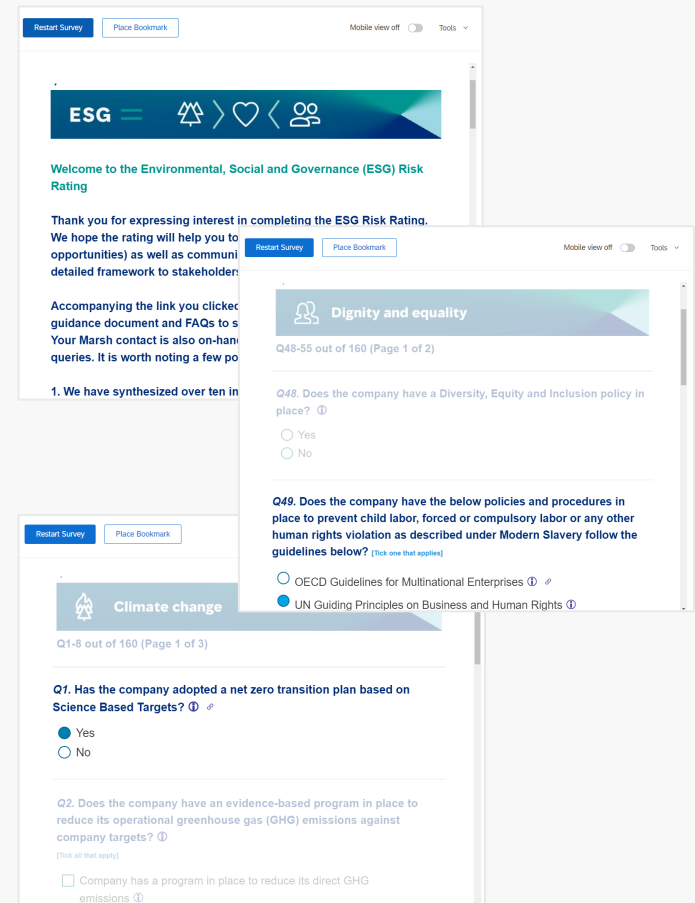
3

Overview of Question set

There are 160 questions across 18-Themes covering all key areas of ESG, as defined by international standards and frameworks.

Marsh Theme	Total #	Type	Department supporting responses to questions	Documents clients use to answer
Climate Change	20	E	Sustainability Lead	<ul style="list-style-type: none"> Annual Report CSR Report (if applicable) ESG or Sustainability Report TCFD Report and Disclosures Climate risk assessment Risk Management Framework Climate-related metrics & targets Internal reporting / management discussion and analysis (MD&A)
Biodiversity and Nature loss	4	E	Sustainability Lead	
Air and Water Pollution	7	E	Sustainability Lead / Risk or Environmental Manager	
Resource availability	7	E	Sustainability Lead	
Solid Waste	6	E	Sustainability Lead / Facilities Team	
Innovation of Products and Services	3	E, S	Sustainability Lead	
Dignity and Equality	14	S	Human Resources	
Health and Wellbeing	8	S, G	Health & Safety / Human Resources	
Community and Social vitality	8	S, G	Sustainability Lead / Tax (Accounting & Finance)	
Skills for the Future	8	S	Human Resources	
Employment and Wealth Generation	6	S, G	Human Resources	
Risk and opportunity oversight	17	E, G	Sustainability Lead / Risk Management / Compliance	
Governance Strategy	15	E, S, G	Legal / Tax (Accounting & Finance) / Human Resources / Sustainability Lead	
Governing Body	5	G	Sustainability Lead	
Ethical behaviour	6	G	Compliance	
Stakeholder Engagement	6	G	Sustainability Lead	
Clients and Customers	6	G	Information Technology / Health & Safety	
Supply Chain	14	E, S, G	Sustainability Lead / Legal / Procurement	
Grand Total	160			

Example screenshots from the questionnaire:



How to get started

Follow these steps to complete the ERR

1

Review the full question set listed in the appendix of this document

2

Compile key documents to help you answer the questionnaire

3

Begin the assessment. Use documents in step 2 to answer as much as you can.

6

Retain responsibility for submitting. Once the assessment has been completed click submit

5

Share your organization's unique link with colleagues who can help answer your list – once they finish you can review their responses

4

List the questions you've been unable to address; or any responses that require validation

Key sources and frequently asked questions

The questions are based over **10 recognized international and industry frameworks**, including:

- International Organization for Standardization.
- The European Union Taxonomy for Sustainable Activities.
- Task Force on Climate-related Financial Disclosures.
- World Economic Forum (2020: “*Measuring stakeholder capitalism...*”).
- Sustainability Accounting Standards Board.
- Global Reporting Initiative.
- Organisation for Economic Co-operation and Development.
- United Nations Environment Programme Finance Initiative: Principles for Sustainable Insurance.
- Key Sustainability Banking Principles.

Click [here](#) to view the video.



Click [here](#) to see our FAQs document.

A screenshot of the ESG Risk Rating Tool documentation. It includes a table of Key Departments, a section for frequently asked questions, and a section for completing the assessment tool.

Rating Tool Category	Department
Innovation of Products/Services	Operations
	Accounting and Finance
	Facilities Team
	Stary
	Stary, Facilities Team

Completing the Assessment Tool

FREQUENTLY ASKED QUESTIONS

In the questionnaire, you will be able to select your response from a drop down list. The majority of the questions require a "Yes" or "No" response or "Select all that apply"/"Select one of the below" from a provided list. Two questions have a "Not applicable" response available for relevant clients.

In some circumstances, it may be that you partially satisfy the criteria. However, our responses are binary — Yes or No — and therefore you should only select a Yes response if you fulfill the necessary criteria.

There are five questions that request an open response. These questions require a numerical input; the metric is provided in the question. For example, What are the company's Scope 1 greenhouse gas (GHG) emissions (metric tons, CO2e)?

Where can I find the information?

Finding the necessary information to complete the assessment tool will vary from company to company and geography to geography. However, there are key documents and departments to consult which will assist in locating the information. If your company has a large sustainability team, there may be a central source of collated information to assist in answering the questions.

The questions in the rating tool are ordered by category, as outlined above, to help you locate all the necessary information and/or provide questions to the appropriate department or representative.

Key Documents

- Annual Report.
- CSR Report (if applicable).
- ESG Report.
- TCFD Report and disclosures.
- Climate risk assessment.
- Risk management framework.
- Climate-related metrics and targets.

Do I need to provide supporting information?

Supporting information is not required when submitting your responses. However, you should be able to provide supporting documentation for all responses given. There may be occasional audits where we will ask for the supporting information for a

There are two weighting overlays to form the model:

1. Question weighting — Questions that hold a higher ESG importance are weighted greater than less material questions. Although these lower ranked questions provide useful information, in order to provide an accurate ESG score, not all questions could hold equal weighting in the analysis. Therefore, weighted each individual question, from 1-4, on

— This is to provide a fair score to reflect if clients within their sector and allows the weighted depending on key ESG metrics for that rating is based on an average of three sources: CSA.

data be used?

will be used to generate your company's four individual data will not be shared without your consent. We will use the related data to provide benchmarking and services.

FROM THE ASSESSMENT TOOL

with a "dashboard" to illustrate the output of the tool. This output will provide an overview of the questionnaire. All scores are for, which you selected at the beginning of the

Appendix

Industry weightings are based on CSA, SASB and PSI. This in turn impacts the weighting of questions within each Theme.



Methodology to define industry weightings

Steps

- 1 Identify client's industry (clients have an option of 69 industries to select from; we can differentiate all of them)
- 2 Identify how CSA, PSI, and SASB (three leading industry standards) rank Marsh's 18-themes in terms of importance for that specific industry
 - i. We performed a mapping exercise so that the three standards match Marsh's 18-themes (e.g. Marsh Ethical Behavior is matching with CSA Codes of Business conduct, CSA Policy influence)
 - ii. We normalize CSA, PSI, and SASB ranks on a 1-4 scale
- 3 Take the maximum rank per theme to create Marsh rank*



Examples of how weightings have been calculated (completed 69 times for each industry)

Industry: ... Normalized to 1 – 4

Industry: Real Estate Normalized to 1 – 4

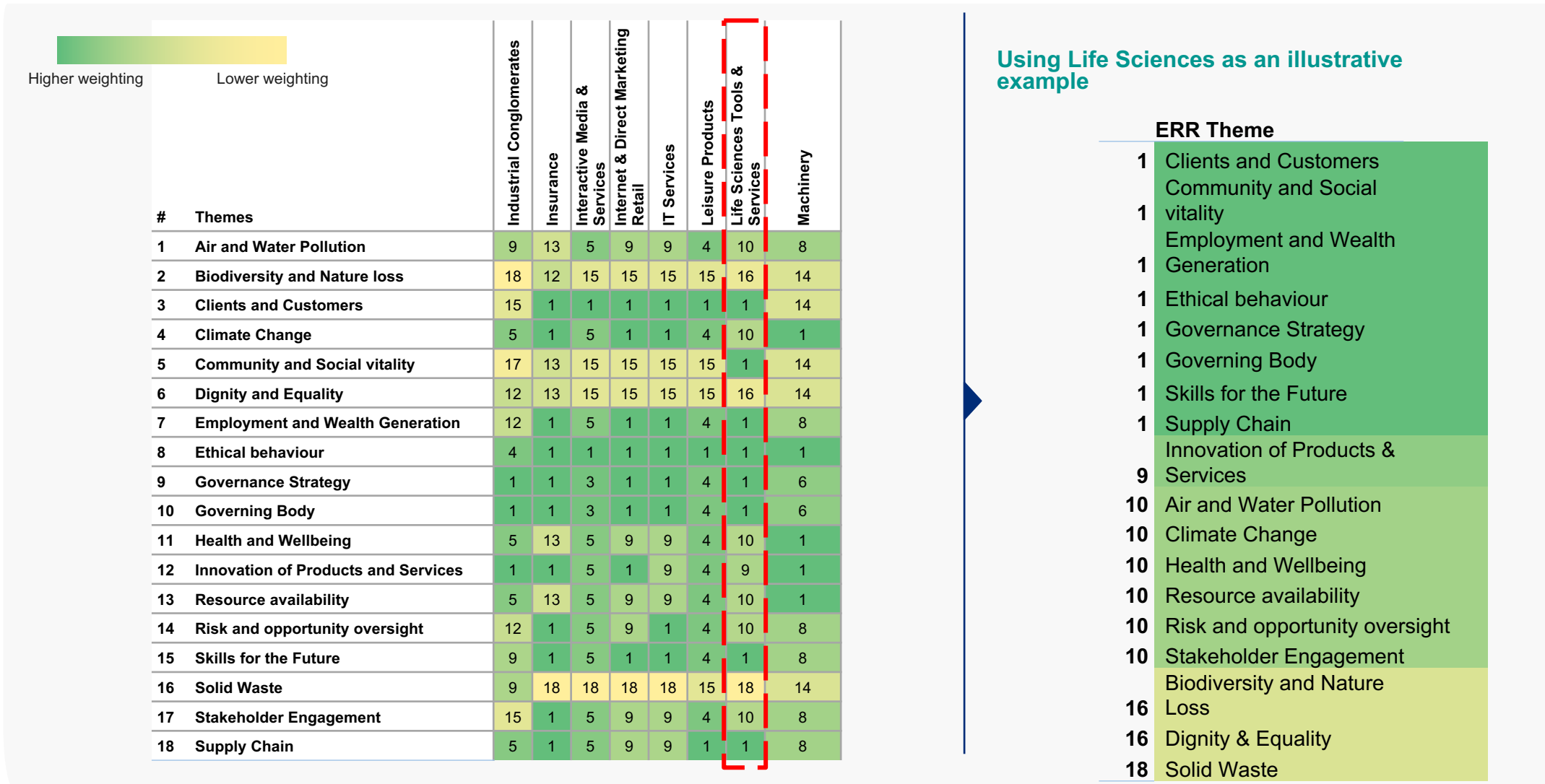
Industry: Electric Utilities Normalized to 1 – 4

Industry: Beverages Normalized to 1 – 4

Marsh Themes	CSA	PSI	SASB	Marsh
* Governing Body	-	-	-	2
Governance Strategy	2	2	1	2
Ethical Behavior	2	3	1	3
Stakeholder Engagement	1	2	1	2
Risk & Opportunity Oversight	2	2	1	2
Climate Change	2	3	4	4
Pollution	1	4	1	4
Resource Availability	2	4	4	4
Solid Waste	1	4	1	4
Biodiversity	1	4	1	4
Health & Wellbeing	1	3	3	3
Dignity & Equality	1	3	1	3
Employment & Wealth Generation	2	2	1	2
Skills for the Future	2	2	0	2
Community & Social Vitality	1	2	1	2
Innovation & Product Services	2	2	3	3
Supply Chain	2	2	4	4
Clients & Customers	1	4	3	4

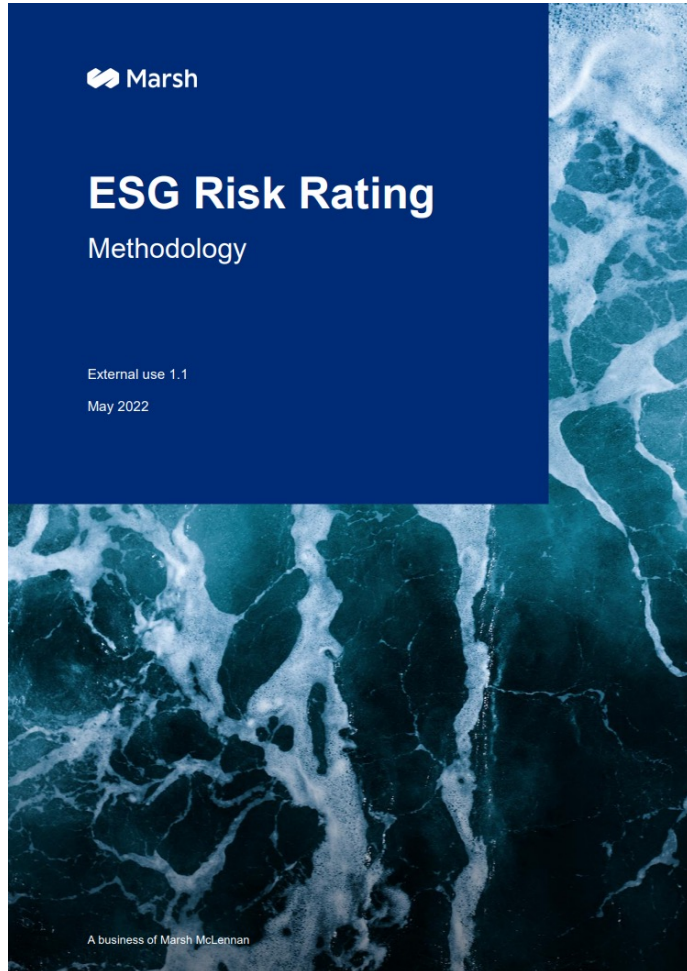
*Exception: Marsh Governing Body Them ranking is defined relative to Governance strategy as there is no direct match against standards used: Governing Body ranking = Governance Strategy - 1

How does the weighting of a theme vary across industries?



Answering granular questions on ERR methodology

Our Methodology document can be shared with Becton Dickinson if requested



Contents:

1. Introduction to the ESG Risk Rating

- Overview
- Rationale for building the ERR

2. Methodology

- Framework
 - A. Question Formulation
 - B. Question Mapping
 - C. Industry-specific Weighting of Themes & Questions
 - D. Answer processing

3. Limitations

- A. Question formulation
- B. Question mapping
- C. Industry-specific weighting of themes & questions
- D. Answer processing

4. ERR Governance

- Overview of product oversight & governance

5. Appendix A

- Question definitions & standards used
- Red-list industries
- SteerCo meetings process

Questions (1/5)

Biodiversity and Nature loss
Air and Water Pollution
Resource availability
Solid Waste
Innovation of Products and Services
Dignity and Equality
Health and Wellbeing
Community and Social vitality
Skills for the Future
Employment and Wealth Generation
Risk and opportunity oversight
Governance Strategy
Governing Body
Ethical behaviour
Stakeholder Engagement
Clients and Customers
Supply Chain

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Climate Change <i>Company's net zero transition ambition, energy mix, emissions intensity disclosure and alignment of their targets with national and international frameworks and how the company considers climate change in their long term business planning.</i>	Q1	Has the company adopted a net zero transition plan based on Science Based Targets?	E	Res
	Q2	Does the company have an evidence-based program in place to reduce their operational greenhouse gas (GHG) emissions against company targets?	E	Res
	a	Company has a program in place to reduce their direct GHG emissions	E	Res
	b	Company has a program in place to reduce their indirect GHG emissions	E	Res
	c	Company does not have any program in place to reduce either direct or indirect emissions	E	Res
	Q3	Does the company have a multi-year program to decrease their energy consumption?	E	Res
	Q4	Does the company have a multi-year program to increase the sourcing of renewable energy in their energy mix?	E	Res
	Q5	What are the company's operational GHG emissions? (Unit of Measure - total annual tonnes of CO2e)	E	Con
	a	Scope 1 greenhouse gas (GHG) emissions? (Unit of Measure - total annual tonnes of CO2e)	E	Con
	b	Scope 2 greenhouse gas (GHG) emissions? (Unit of Measure - total annual tonnes of CO2e)	E	Con
	c	Scope 3 greenhouse gas (GHG) emissions? (Unit of Measure - total annual tonnes of CO2e)	E	Con
	d	Company does not measure their GHG emissions	E	Con
	e	Company is a low-emitter and did not have in place a plan to estimate their GHG emissions yet	E	Con
	Q6	Does the company disclose their base year emissions and/or GHG emissions intensity?	E	Rep
	a	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	E	Rep
	Q7	Does the company disclose their target year emissions and/or GHG emissions intensity?	E	Rep
	a	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	E	Rep
	Q8	Are the company's GHG emissions data verified by a third party?	E	Rep
	a	Company is a low-emitter and did not have in place a plan to estimate their GHG emissions yet	E	Rep

Not applicable option

Questions (2/5)

Biodiversity and Nature loss
Air and Water Pollution
Resource availability
Solid Waste
Innovation of Products and Services
Dignity and Equality
Health and Wellbeing
Community and Social vitality
Skills for the Future
Employment and Wealth Generation
Risk and opportunity oversight
Governance Strategy
Governing Body
Ethical behaviour
Stakeholder Engagement
Clients and Customers
Supply Chain

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Climate Change <i>Company's net zero transition ambition, energy mix, emissions intensity disclosure and alignment of their targets with national and international frameworks and how the company considers climate change in their long term business planning.</i>	Q9	Is the company's Scope 1 emissions intensity reduction target in alignment with SBTi's sectoral levels of ambition?	E	Con
	a	Company's Scope 1 emissions intensity reduction target follows a path less ambitious than SBTi's average sectoral levels	E	Con
	b	Company's Scope 1 emissions intensity reduction target follows SBTi's average sectoral levels	E	Con
	c	Company's Scope 1 emissions intensity reduction target follows a path more ambitious than SBTi's average sectoral levels	E	Con
	d	Please specify company's Scope 1 emissions intensity and SBTi - aligned emissions intensity unit, in 2020	E	Con
	e	Please specify company's Scope 1 emissions intensity and SBTi - aligned emission intensity unit, in 2030	E	Con
	f	Please specify SBTi's sectoral average of Scope 1 emissions intensity ambition level in 2030 that company refers to, including the unit used	E	Con
	g	Company does not monitor their Scope 1 emissions intensity	E	Con
	h	Company is a low- Scope 1 emitter and did not have in place a plan to estimate and reduce their Scope 1 emissions yet	E	Con
	Q10	Is the company's Scope 2 emissions intensity reduction target in alignment with SBTi's sectoral levels of ambition?	E	Con
	a	Company's Scope 2 emissions intensity reduction target follows a path less ambitious than SBTi's average sectoral levels	E	Con
	b	Company's Scope 2 emissions intensity reduction target follows SBTi's average sectoral levels	E	Con
	c	Company's Scope 2 emissions intensity reduction target follows a path more ambitious than SBTi's average sectoral levels	E	Con
	d	Please specify company's Scope 2 emissions intensity and SBTi - aligned emissions intensity unit, in 2020	E	Con
	e	Please specify company's Scope 2 emissions intensity and SBTi - aligned emission intensity unit, in 2030	E	Con
	f	Please specify SBTi's sectoral average of Scope 2 emissions intensity ambition level in 2030 that company refers to, including the unit used	E	Con
	g	Company does not monitor their Scope 2 emissions intensity	E	Con
	h	Company is a low- Scope 2 emitter and did not have in place a plan to estimate and reduce their Scope 2 emissions yet	E	Con

Not applicable option

Questions (3/5)

Biodiversity and Nature loss
Air and Water Pollution
Resource availability
Solid Waste
Innovation of Products and Services
Dignity and Equality
Health and Wellbeing
Community and Social vitality
Skills for the Future
Employment and Wealth Generation
Risk and opportunity oversight
Governance Strategy
Governing Body
Ethical behaviour
Stakeholder Engagement
Clients and Customers
Supply Chain

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Climate Change <i>Company's net zero transition ambition, energy mix, emissions intensity disclosure and alignment of their targets with national and international frameworks and how the company considers climate change in their long term business planning.</i>	Q11	Is the company's Scope 3 emissions intensity reduction target in alignment with SBTi's sectoral levels of ambition?	E	Con
	a	Company's Scope 3 emissions intensity reduction target follows a path less ambitious than SBTi's average sectoral levels	E	Con
	b	Company's Scope 3 emissions intensity reduction target follows SBTi's average sectoral levels	E	Con
	c	Company's Scope 3 emissions intensity reduction target follows a path more ambitious than SBTi's average sectoral levels	E	Con
	d	Please specify company's Scope 3 emissions intensity and SBTi - aligned emissions intensity unit, in 2020	E	Con
	e	Please specify company's Scope 3 emissions intensity and SBTi - aligned emission intensity unit, in 2030	E	Con
	f	Please specify SBTi's sectoral average of Scope 3 emissions intensity ambition level in 2030 that company refers to, including the unit used	E	Con
	g	Company does not monitor their Scope 3 emissions intensity	E	Con
	h	Company is a low- Scope 3 emitter and did not have in place a plan to estimate and reduce their Scope 3 emissions yet	E	Con
	Q12	Does the company's target emission reduction pathway until 2050 align with the below scenarios?	E	Con
	a	National pledges (please specify)	E	Con
	b	Well Below 2 °C as per IPCC	E	Con
	c	1.5 °C as per IPCC	E	Con
	d	Company does not have any emission reduction pathway	E	Con
	e	Company is a low-emitter and did not have in place a plan to estimate and reduce their GHG emissions yet	E	Con
	Q13	Is the company's energy intensity reduction target in alignment with SBTi's sectoral levels of ambition?	E	Con
	a	Company's energy intensity reduction target follows a path less ambitious than SBTi's average sectoral levels	E	Con
	b	Company's energy intensity reduction target follows SBTi's average sectoral levels	E	Con
	c	Company's energy intensity reduction target follows a path more ambitious than SBTi's average sectoral levels	E	Con
	d	Please specify company's energy intensity and SBTi - aligned energy intensity unit, in 2020	E	Con
	e	Please specify company's energy intensity and SBTi - aligned emission intensity unit, in 2030	E	Con
	f	Please specify SBTi's sectoral average of energy intensity ambition level in 2030 that company refers to, including the unit used	E	Con
	g	Company does not monitor their energy intensity	E	Con
	h	Company is a low- energy user and did not have in place a plan to estimate and reduce their energy intensity yet	E	Con

Not applicable option

Questions (4/5)

Biodiversity and Nature loss
Air and Water Pollution
Resource availability
Solid Waste
Innovation of Products and Services
Dignity and Equality
Health and Wellbeing
Community and Social vitality
Skills for the Future
Employment and Wealth Generation
Risk and opportunity oversight
Governance Strategy
Governing Body
Ethical behaviour
Stakeholder Engagement
Clients and Customers
Supply Chain

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Climate Change <i>Company's net zero transition ambition, energy mix, emissions intensity disclosure and alignment of their targets with national and international frameworks and how the company considers climate change in their long term business planning.</i>	Q14	What is the company's renewable energy consumption over the reporting year in comparison with the past reporting year? (%)	E	Rep
	a	Company does not monitor their renewable energy consumption	E	Rep
	Q15	Does the company stress test financial impacts from climate threats across their operations?	E	Res
	Q16	Does the company have plans to improve resilience to climate-related physical risks at their asset locations that consider:	E	Res
	a	Short-term physical risks (1 - 2 years)	E	Res
	b	Medium-term physical risks (5 - 10 years)	E	Res
	c	Long-term physical risks (more than 10 years)	E	Res
	d	Company does not have any plan to improve resilience to manage climate related physical risks at their asset locations	E	Res
	e	Company does not have any physical assets	E	Res
	Q17	Are the company's operational GHG emissions measured in line with the influential global approaches?	E	Con
	a	Company measures their GHG emissions in line with the ISO 14064-1 'Greenhouse Gases'?	E	Con
	b	Company measures their GHG emissions in line with the GHG Protocol?	E	Con
	c	Company measures their GHG emissions in line with other standard (please specify)	E	Con
	d	Company does not measure their GHG emissions	E	Con
	e	Company is a low-emitter and did not have in place a plan to estimate their GHG emissions yet	E	Con
	Q18	Has the company engaged with an independent third party to assist their energy transition plan?	E	Res
	a	Company does not have any energy transition plan	E	Res
	b	Company is a low-emitter and did not have in place a plan yet to reduce energy-related CO2 emissions to limit climate change	E	Res
	Q19	Does the company have an internal price on carbon?	E	Res
	Q20	Does the company engage in the voluntary carbon market by purchasing carbon credit to offset their carbon footprint?	E	Res

Not applicable option

Questions (1/1)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Biodiversity and Nature loss <i>Company's net zero transition ambition, energy mix, emissions intensity disclosure and alignment of their targets with national and international frameworks and how the company considers climate change in their long term business planning.</i>	Q21	Does the company have a management plan to assess and manage their impact on biodiversity?	E	Con
	a	Company has a biodiversity management plan in place and follows IUCN ESMS standards and guidelines	E	Con
	b	Company has a biodiversity management plan in place and follows other standards and guidelines (please specify)	E	Con
	c	Company does not assess or manage their impact on biodiversity	E	Con
	d	Company does not have any operation with impact on biodiversity	E	Con
	Q22	Does the company have a management plan to assess and manage their impact on deforestation, desertification or land degradation?	E	Con
	a	Company does not have any operation with impact on deforestation, desertification or land degradation	E	Con
	Q23	Does the company operate on any sites (owned, leased or managed) that are in or adjacent to protected areas and/or key biodiversity areas (KBA)?	E	Con
	Q24	Does the company have policies addressing potential harm to species identified on recognized conservation lists?	E	Con
	a	Company has policies addressing potential harm to species on The International Union for Conservation of Nature (IUCN) 'Red List of Threatened Species'?	E	Con
	b	Company has policies addressing potential harm to species on national conservations lists (please specify)	E	Con
	c	Company does not have any operation with impact on biodiversity	E	Con

Questions (1/2)

- Climate Change
- Biodiversity and Nature loss
- Air and Water Pollution
- Resource availability
- Solid Waste
- Innovation of Products and Services
- Dignity and Equality
- Health and Wellbeing
- Community and Social vitality
- Skills for the Future
- Employment and Wealth Generation
- Risk and opportunity oversight
- Governance Strategy
- Governing Body
- Ethical behaviour
- Stakeholder Engagement
- Clients and Customers
- Supply Chain

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Air and Water Pollution <i>Company's impact on air and water pollution, and actions in place to reduce their impact.</i>	Q25	What amount of the following significant air emissions does the company emit? Input the value in kg - Selected Choice	E	Con
	a	Nitrogen Oxides (NOx)	E	Con
	b	Sulfur Oxides (SOx)	E	Con
	c	Persistent organic pollutants (POPs)	E	Con
	d	Volatile organic compounds (VOCs)	E	Con
	e	Hazardous air pollutants (air toxics)	E	Con
	f	Particulate matter (PM)	E	Con
	g	Other standard categories of significant air emissions identified in relevant regulations	E	Con
	h	Company emits at least one of the above listed air pollutants but does not measure any of the above	E	Con
	i	Company does not emit any of the above	E	Con
	Q26	What is the ratio of the following significant air emissions that the company emits to the national emissions ceilings at the base year 2020?	E	Con
	a	Nitrogen Oxides (NOx)	E	Con
	b	Sulfur Oxides (SOx)	E	Con
	c	Persistent organic pollutants (POPs)	E	Con
	d	Volatile organic compounds (VOCs)	E	Con
	e	Hazardous air pollutants (air toxics)	E	Con
	f	Particulate matter (PM)	E	Con
	g	Other standard categories of significant air emissions identified in relevant regulations	E	Con
	h	Company emits at least one of the above listed air pollutants but does not measure any of the above	E	Con
i	Company does not emit any of the above	E	Con	

Not applicable option

Questions (2/2)

- Climate Change
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- Resource availability
- Solid Waste
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Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Air and Water Pollution	Q27	What will be the ratio of the following significant air emissions that the company emits to the national emissions ceilings at the target year 2030?	E	Con
	a	Nitrogen Oxides (NOx)	E	Con
	b	Sulfur Oxides (SOx)	E	Con
	c	Persistent organic pollutants (POPs)	E	Con
	d	Volatile organic compounds (VOCs)	E	Con
	e	Hazardous air pollutants (air toxics)	E	Con
	f	Particulate matter (PM)	E	Con
	g	Other standard categories of significant air emissions identified in relevant regulations	E	Con
	h	Company emits at least one of the above listed air pollutants but does not measure any of the above	E	Con
	i	Company does not emit any of the above	E	Con
	Q28	Does the company monitor their impact on water pollution along their value chain?	E	Con
	a	Company does not have any operation with impact on water pollution along their value chain	E	Con
	Q29	Does the company have policies and procedures in place to manage and mitigate their impact on water pollution?	E	Con
a	Company does not have any operation with impact on water pollution along their value chain	E	Con	
Q30	Has the company experienced any accidental pollution incidents or claims within the last three years?	E	Res	
a	Company does not have any operation with any accidental pollution risk along their value chain	E	Res	
Q31	Does the company have a multi-year program to reduce their impact on water pollution?	E	Res	

Company's impact on air and water pollution, and actions in place to reduce their impact.

Not applicable option

Questions (1/1)

- Climate Change
- Biodiversity and Nature loss
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- Resource availability**
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Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Resource availability Company's use of fresh water and other materials in their value chain, and actions in place to ensure sustainable usage of them.	Q32	What is the volume of total freshwater on annual basis that the company: (Input the value in Mega Litres - Selected Choice)	E	Con
	a	Withdraws	E	Con
	b	Consumes	E	Con
	c	Discharges	E	Con
	d	Company does not monitor any of the above	E	Con
	Q33	Does the company have a multi-year program to decrease their freshwater consumption for their operations?	E	Res
	Q34	Does the company have a multi-year program to increase water recycling in their operations?	E	Res
	Q35	Does the company have a multi-year program to decrease the use of natural resources other than freshwater or energy consumption?	E	Res
	a	Company does not use any other natural resource	E	Res
	Q36	Does the company monitor natural resources other than freshwater and energy required for their production processes?	E	Con
	a	Company does not use any natural resource	E	Con
	Q37	Does the company monitor freshwater in areas with freshwater stress?	E	Con
	a	Withdraws	E	Con
	b	Consumes	E	Con
	c	Discharges	E	Con
	d	The company does not monitor any of the above	E	Con
	e	The company does not operate in areas with water stress	E	Con
	Q38	Does the company set policies for the improvement of raw materials to promote:	E	Con
a	Longevity?	E	Con	
b	Reparability?	E	Con	
c	Modularity?	E	Con	
d	Disassembly?	E	Con	
e	Recyclability?	E	Con	
f	None of the above	E	Con	
g	Company does not use resources for production purposes	E	Con	

Not applicable option

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Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Solid Waste <i>Company's management of waste across its value chain and efforts to promote circularity measures.</i>	Q39	Does the company monitor their solid waste disposal and recycling?	E	Con
	Q40	Does the company have a multi-year program to decrease their solid waste generation?	E	Res
	Q41	Does the company have policies and procedures surrounding any hazardous waste?	E	Con
	a	Company does not generate any hazardous waste	E	Con
	Q42	Does the company monitor the amount of single-use plastic the company consumes along their value chain?	E	Con
	a	Company does not consume single-use plastic across their value chain	E	Con
	Q43	Does the company engage with others in the industry to create industry-wide programs or strategies for the reduction and management of their waste?	E	Res
	Q44	Does the organization disclose the actions they take, including circularity measures, to prevent waste generation in their:	E	Rep
	a	Own activities?	E	Rep
	b	Upstream value chain activities?	E	Rep
	c	Downstream value chain activities?	E	Rep
d	Company does not disclose any of the above	E	Rep	
e	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	E	Rep	

Not applicable option

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Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Innovation of Products and Services <i>Company's emphasis on innovating their products and services for the social and/or environmental benefit.</i>	Q45	Does the company allocate funds to create new products and / or services to generate social or environmental benefit in alignment with the United Nations Sustainable Development Goals (SDGs)?	S	Res
	Q46	Does the company disclose climate-related opportunity metrics such as revenue from products and services designed for a lower-carbon economy?	E	Rep
	a	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	E	Rep
	Q47	Does the company have an allocated research and development (R&D) budget for their sustainability – related economic activities?	S	Res
	a	Company allocates R&D budget for sustainability - related economic activities (please specify % of the allocated budget within company's total R&D budget in the reporting period)	S	Res
	b	Company does not have any allocated R&D budget for their sustainability - related activities	S	Res

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Questions (1/2)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Dignity and Equality <i>Company's management of diversity, equity and inclusion, and human rights awareness in their workforce.</i>	Q48	Does the company have a Diversity, Equity and Inclusion policy in place?	S	Con
	Q49	Does the company have policies and procedures in line with the below guidelines to prevent child labor, forced or compulsory labor or any other human rights violation described as Modern Slavery?	S	Con
	a	OECD Guidelines for Multinational Enterprises	S	Con
	b	UN Guiding Principles on Business and Human Rights	S	Con
	c	International Labor Organisation's ('ILO') declaration on Fundamental Rights and Principles at Work	S	Con
	d	The International Bill of Human Rights	S	Con
	e	Equivalent National or Regional Standards (please specify)	S	Con
	f	Company has policies & procedures in place but do not follow any of the international or national guidelines	S	Con
	g	Company does not have any policies and procedures in relation to Modern Slavery	S	Con
	Q50	Does the company have policies and procedures in place to train employees and workers on human rights policies and procedures at least on annual basis?	S	Con
	a	Does the company commit to uphold the freedom of association and the effective recognition of the right to collective bargaining?	S	Con
	Q52	Are a significant portion of the company's activities performed by workers who are not employees?	S	Con
	Q53	Has the company put in place employee engagement surveys at least on annual basis?	S	Con
	Q54	Does the company have an equitable pay policy?	S	Con
Q55	Does the company have a family leave policy?	S	Con	
Q56	Does the company have a procedure in place to allow reporting and investigation of harassment and/or discrimination?	S	Con	

Not applicable option

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Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Dignity and Equality <i>Company's management of diversity, equity and inclusion, and human rights awareness in their workforce.</i>	Q57	Does the company monitor compensation and benefits of their employees by the following criteria?	S	Con
	a	By gender	S	Con
	b	By race / ethnicity	S	Con
	c	By age	S	Con
	d	By region	S	Con
	e	By employment type (full time / part time)	S	Con
	f	Other Diversity, Equity and Inclusion criteria, such as LGBTQ, Disability (please specify)	S	Con
	g	Company does not monitor any of the above	S	Con
	Q58	Can the company identify the highest-paid individual among employees for the reporting period as defined by total compensation?	S	Con
	a	Please specify the ratio of Highest paid individual to the median wage	S	Con
Q59	Can the company identify when a significant proportion of other workers (i.e. excluding employees) performing the organization's activities are compensated based on wages subject to minimum wage rules?	S	Con	
Q60	Does the company disclose by region, if any of their operations have been subject to human rights impact assessments?	S	Rep	
a	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	S	Rep	
Q61	Does the company commit to disclose discrimination cases?	S	Rep	
a	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	S	Rep	

Not applicable option

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Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Health and Wellbeing <i>Company's overall management of occupational health and safety in their workforce.</i>	Q62	Does the company have an Occupational Health & Safety policy?	G	Con
	Q63	Has the company adopted the ISO 45001 'Occupational Health & Safety Management Systems' or equivalent external certification?	G	Con
	a	ISO 45001 'Occupational Health & Safety Management Systems	G	Con
	b	Equivalent external certification (please specify)	G	Con
	c	Company does not have any Occupational Health & Safety System in place	G	Con
	Q64	Does the company have specific policies in place on the following areas?	G	Con
	a	Hazard identification	G	Con
	b	Health & Wellbeing risk assessment	G	Con
	c	Incident investigation	G	Con
	d	Company does not have policies and procedures on the above areas	G	Con
	Q65	Has the company had any work-related injuries and / or fatalities in the last three years? (Tick all that apply)	S	Res
	a	Company had work-related injuries	S	Res
	b	Company had work-related fatalities	S	Res
	c	Company did not have any work-related injuries or fatalities in the last three years	S	Res
	Q66	Does the company facilitate employee access to non-occupational medical and healthcare services and / or voluntary health promotion services?	S	Con
Q67	Has the company adopted a multi-year investment program including training for the optimisation of the occupational health and safety management?	S	Res	
Q68	Does the company have policies and procedures to comply with their obligations under employee data protection laws?	S	Con	
Q69	Does the company offer options for flexible working for their employees?	S	Con	

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Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Community and Social vitality <i>Company's management of their impacts on community and society and their tax governance.</i>	Q70	Has the company adopted a Tax Governance and Control framework?	G	Con
	Q71	Does the company disclose their actual taxation metrics?	G	Rep
	a	Actual taxation rate	G	Rep
	b	Taxation strategy	G	Rep
	c	Actual taxes paid	G	Rep
	d	Company does not disclose their taxation metrics	G	Rep
	Q72	Has the company incurred any tax-related sanctions in the last three years?	G	Res
	Q73	Does the company monitor the occurrence of tax legislation violations, especially for their operations in the most exposed countries (i.e. tax heavens, countries with favourable tax legislations)?	G	Res
	Q74	Does the company have a Corporate Citizenship Strategy in place to measure and manage the company's social impact following industry best practices and guidelines?	S	Con
	a	Company follows B4SI Guidelines to measure and manage their social impact	S	Con
	b	Company follows other guidelines to measure and manage their social impact (please specify)	S	Con
	c	Company does not have a Corporate Citizenship Strategy in place	S	Con
	Q75	Does the company have pro bono engagements to enhance community and social vitality?	S	Con
	Q76	Does the company have a system in place to assess, mitigate and monitor potential negative impacts on local communities and indigenous peoples?	S	Con
	a	On local communities	S	Con
	b	On indigenous people	S	Con
	c	Company does not have any operation with impact on local communities or indigenous people	S	Con
Q77	Does company's system in place to assess, mitigate and monitor potential negative impacts on local communities and/or indigenous people follow the below standards?	S	Con	
a	ISO 31000	S	Con	
b	COSO	S	Con	
c	Other international standards (please specify)	S	Con	
d	As per internal processes and standards	S	Con	
e	Company does not have any operation with impact on local communities or indigenous people	S	Con	

Not applicable option

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Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Skills for the Future <i>Company's impact on the skills of their employees, investment in their trainings to upskill their organisation and create ESG - related awareness.</i>	Q78	Does the company have a performance appraisal policy?	S	Res
	Q79	What is the average hours of training per person that the organization's employees have undertaken during the reporting period?	S	Con
	a	Company does not provide any training to their employees	S	Con
	Q80	What is the difference in % of company's investment in training, education and reskilling their workforce with respect to the previous reporting period?	S	Con
	Q81	Does the company disclose training and continuous professional development they provide by the following criteria?	S	Rep
	a	Gender	S	Rep
	b	Race / Ethnicity	S	Rep
	c	Employment type (full time / part time)	S	Rep
	d	Company does not monitor any of the above	S	Rep
	Q82	Does the company integrate the following in their training and employee engagement programs?	S	Con
	a	Vocational training and instruction	S	Con
	b	Upgrade of employee skill training (internal & external)	S	Con
	c	Training in the theory and practice of climate change and resilience	S	Con
	d	Company does not integrate any of the above	S	Con
	Q83	Does the company monitor the effectiveness of their training and employee engagement programs?	S	Con
Q84	Does the company have policies and procedures related to recruiting for more diversity including underrepresented groups?	S	Con	
Q85	Does the company offer opportunities to employees to engage in climate and ESG awareness training?	S	Res	

Not applicable option

Questions (1/1)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Employment and Wealth Generation <i>Company's strategy to generate value for their stakeholders in a meaningful way.</i>	Q86	Does the company monitor remuneration of their employees by the following criteria?	S	Con
	a	Gender	S	Con
	b	Race / Ethnicity	S	Con
	c	Other Diversity, Equity and Inclusion criteria, such as LGBTQ, Disability (please specify)	S	Con
	d	By employment type (full time / part time)	S	Con
	e	Operations	S	Con
	f	Region	S	Con
	g	Company does not monitor any of the above	S	Con
	Q87	Does the company integrate the following into recruitment?	S	Con
	a	Inclusive recruitment practices	S	Con
	b	Provision of family leave and other leave entitlements	S	Con
	c	Elimination of gender bias	S	Con
	d	Equality of remuneration	S	Con
	e	Company does not integrate any of the above	S	Con
	Q88	Has the company defined long-term incentives for employees (i.e. deferred cash bonuses, stock options, or similar)?	S	Con
Q89	Does the company measure employee turnover during the reporting period by the following diversity criteria?	S	Rep	
a	By age group	S	Rep	
b	By gender	S	Rep	
c	Other Diversity, Equity and Inclusion criteria such as LGBTQ, Disabilities (please specify)	S	Rep	
d	Company does not monitor any of the above	S	Rep	
Q90	Is the company committed to increase the value generated and distributed to their stakeholders (shareholders, employees, investors, vendors, local communities, governmental institutions) while maintaining transparency and integrity in disclosing information?	G	Res	
Q91	Does the company measure their direct economic value generated and distributed (EVG&D) on an accruals basis, including the basic components for the organization's global operations?	G	Con	

Not applicable option

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Questions (1/3)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Risk and opportunity oversight <i>Company's enterprise risk management and oversight including climate-related physical and transition risk, nature-related risks.</i>	Q92	Are ESG risks included within the company's Principal Risks?	G	Res
	Q93	Does the company assess their Physical Risks of climate change?	E	Res
	Q94	Does the company complete Physical Risks climate scenario modeling based on the following criteria?	E	Res
	a	Company's physical climate scenario modelling considers climate reporting aligned parameters (i.e. TCFD, CDP)	E	Res
	b	Company's physical climate scenario modelling provides global coverage	E	Res
	c	Company's physical climate scenario modelling provides mapping outputs of climate impact at a given site/asset location?	E	Res
	d	Company's physical climate scenario modelling provides an ability to adjust the performance and resilience of individual assets	E	Res
	e	Company's physical climate scenario modelling produces financial estimates of climate impacts (e.g. ALL)	E	Res
	f	Company's climate scenario modelling produces physical severity metrics (e.g. flood depth, wind speed)	E	Res
	g	Company does not complete any Physical Risk climate scenario modelling	E	Res
	h	Company does not consider their business operations vulnerable to climate-related Physical Risks	E	Res
	Q95	Does the company assess their Transition Risks of climate change?	E	Res
	Q96	Does the company complete Transition Risks climate scenario modelling based on the following criteria?	E	Res
	a	Company's transition scenario modelling considers climate reporting aligned parameters (i.e. TCFD, CDP)	E	Res
	b	Company's transition scenario modelling considers Scope 1 emission	E	Res
	c	Company's transition scenario modelling considers Scope 2 emission	E	Res
	d	Company's transition scenario modelling considers Scope 3 emission	E	Res
e	Company's transition scenario modelling considers their supply chain	E	Res	
f	Company's transition scenario modelling enables model re-run as policies change (e.g. carbon tax)	E	Res	
g	Company does not complete any Transition Risk climate scenario modelling	E	Res	
h	Company does not consider their business operations vulnerable to climate-related Transition Risks	E	Res	
Q97	Does the company assess their Nature-related risks?	E	Res	
a	Company does not consider their business operations vulnerable to Nature-related risks	E	Res	

Not applicable option

Questions (2/3)

- Climate Change
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Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Risk and opportunity oversight <i>Company's enterprise risk management and oversight including climate-related physical and transition risk, nature-related risks.</i>	Q98	Does the company assess how climate-related risks and opportunities impact on businesses and strategy in the following areas?	E	Res
	a	Products and services	E	Res
	b	Supply chain and/or value chain	E	Res
	c	Adaptation and/or mitigation activities	E	Res
	d	Investment in research and development	E	Res
	e	Operations (including types of operations and locations of facilities)	E	Res
	f	Company does not assess climate-related risks and opportunities in any of the above	E	Res
	Q99	Does the company disclose the metrics used by the organisation to assess climate related risks and opportunities?	E	Rep
	a	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	E	Rep
	Q100	Does the company disclose any adjustments of data or calculation criteria in regards to the metrics used by the organisation to assess climate related risks and opportunities?	E	Rep
	a	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	E	Rep
	Q101	Does the company have an Internal Audit Function?	G	Con
	a	Company's financial reporting is internally audited	G	Con
	b	Company's non-financial reporting is internally audited	G	Con
	c	Company does not have any Internal Audit function for either of reporting	G	Con
Q102	Has the company adopted a risk control process to assess the reliability of their financial reporting?	G	Res	
Q103	Are company audits undertaken on a risk informed basis, e.g. based on results of a risk assessment?	G	Res	

Not applicable option

Questions (3/3)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Risk and opportunity oversight <i>Company's enterprise risk management and oversight including climate-related physical and transition risk, nature-related risks.</i>	Q104	Does the company's Internal Control Framework comply with international standards and local legislations?	G	Con
	a	IFRS	G	Con
	b	COSO	G	Con
	c	Local Legislation (please specify)	G	Con
	d	Company does not have any Internal Control Framework in place	G	Con
	Q105	Does the company have an 'Enterprise Risk Management (ERM) Framework'?	G	Res
	Q106	Is the company's ERM framework based on the ISO 31000 'Risk Management' or Committee of Sponsoring Organizations of the Treadway Commission (COSO) framework?	G	Con
	a	Company's ERM framework is based on ISO 31000 Risk Management framework	G	Con
	b	Company's ERM framework is based on COSO framework	G	Con
	c	Company's ERM framework is not based on any of the above	G	Con
	d	Company does not have any ERM framework	G	Con
	Q107	Is the company's Internal Control Framework and ERM Framework periodically subject to internal and external independent reviews?	G	Con
	a	Internal review	G	Con
	b	External independent review	G	Con
c	Company's Internal Control Framework and ERM Framework are not subject to any reviews	G	Con	
d	Company does not have any Internal Control or ERM framework	G	Con	
Q108	Does the company's Highest Governance Body monitor and oversee progress against company's goals and targets for addressing ESG related risks and opportunities?	G	Res	

Not applicable option

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Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Governance Strategy <i>The company's long-term strategy to integrate sustainability into its operations, including for capital allocation and selection.</i>	Q109	Is the company committed to include ESG as a significant issue in their operations?	G	Res
	Q110	Has the company adopted ISO 9001 'Quality Management System', or an equivalent external certification for their products and/or services?	G	Con
	Q111	Has the company defined key roles and responsibilities in organizational charts, process maps, organization unit missions, job descriptions etc.?	S	Con
	Q112	Does the company offer training to all of their employees about organizational values, ethics and associated codes of practice?	S	Con
	Q113	Has the company adopted an Environmental Policy?	E	Con
	Q114	Has the company adopted ISO 14001 'Environmental Management System' or an equivalent external certification?	E	Con
	a	Company has adopted ISO 14001 ' Environmental Management System'	E	Con
	b	Company has an external certification (please specify)	E	Con
	c	Company has not adopted any Environmental Management System	E	Con
	Q115	Has the company adopted ISO 14008 for their valuation methods of their environmental impacts?	E	Con
	Q116	Does the company disclose information about their environmental management?	E	Rep
	a	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	E	Rep
	Q117	Does the company have a defined Sustainability Strategy as part of the company's overall strategic plan?	G	Res
	a	Medium-term (1 to 5 years)	G	Res
	b	Long-term (5 years and more)	G	Res
	c	Company does not have any defined sustainability strategy	G	Res
	Q118	Has the company incurred any fines and/or non-monetary sanctions for non-compliance with environmental-related laws and/or regulations in the last three years?	E	Res
	a	Company incurred fines	E	Res
b	Company incurred non-monetary sanctions	E	Res	
c	Company did not incur any of the above in the last three years	E	Res	

Not applicable option

Questions (2/2)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Governance Strategy <i>The company's long-term strategy to integrate sustainability into its operations, including for capital allocation and selection.</i>	Q119	Has the company incurred any fines or/and non-monetary sanctions for non-compliance with social-related laws and/or regulations in the last three years?	S	Res
	a	Company incurred fines	S	Res
	b	Company incurred non-monetary sanctions	S	Res
	c	Company did not incur any of the above in the last three years	S	Res
	Q120	Has the company integrated ESG criteria into their decision making for their investments or capital selection:	G	Res
	a	Capital allocation (e.g. pension plans, investment)	G	Res
	b	Capital selection (e.g. insurance)	G	Res
	c	Company does not have ESG criteria for either	G	Res
	Q121	Does the company have a responsible investment policy?	G	Res
	Q122	Does the company have a multi-year investment program for the optimization of their ESG performance?	G	Res
	Q123	Does the company disclose any business or financial arrangement, including monetary flows that they have in place with entities such as governments, public entities, state-owned enterprises?	G	Rep
	a	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	G	Rep

Governance Strategy

- Governing Body
- Ethical behaviour
- Stakeholder Engagement
- Clients and Customers
- Supply Chain

Not applicable option

- Climate Change
- Biodiversity and Nature loss
- Air and Water Pollution
- Resource availability
- Solid Waste
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- Health and Wellbeing
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Questions (1/1)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Governing Body <i>Company's highest governing body's effectiveness in relation to their ESG issues..</i>	Q124	Does the company have a Highest Governance Body, which oversees the company's diversity and inclusion policies and procedures?	G	Con
	Q125	Does the company have any policies and procedures in place to monitor and improve diversity within the company's Highest Governance Body?	G	Con
	Q126	Does the company's incentives for executives incorporate ESG-related performance criteria?	G	Con
	Q127	Has the company established accountability at Highest Governance Body level to identify, assess, manage and monitor ESG issues in their business operations?	G	Con
	Q128	Does the company have a formal Highest Governance Body performance review in place?	G	Con
	a	Self-Assessment	G	Con
	b	Independent Assessment	G	Con
	c	Company does not have any related performance review in place	G	Con

Not applicable option

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Questions (1/2)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Ethical behaviour <i>Company's ethical behaviour across their value chain.</i>	Q129	Does the company's Code of Ethics cover specific policies in relation to the following areas?	G	Con
	a	Anti-corruption	G	Con
	b	Anti-fraud	G	Con
	c	Conflicts of interest	G	Con
	d	Money laundering	G	Con
	e	Anti-competitive behaviour	G	Con
	f	Insider trading	G	Con
	g	Confidentiality of information	G	Con
	h	Whistleblowing	G	Con
	i	Non-retaliation	G	Con
	j	Company does not have Code of Ethics	G	Con
	Q130	Has the company adopted Anti-Bribery Management System or an equivalent external certification?	G	Con
	a	ISO 37001 'Anti-Bribery Management System	G	Con
b	Equivalent external certification (please specify)	G	Con	
c	Company does not have any Anti-Bribery Management System	G	Con	

Not applicable option

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Questions (2/2)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Ethical behaviour <i>Company's ethical behaviour across their value chain.</i>	Q131	Does the company provide training to their Highest Governance Body, executives and employees as well as workers in relation to their policies and procedures on the following areas?	G	Con
	a	Anti-corruption	G	Con
	b	Anti-fraud	G	Con
	c	Conflicts of interest	G	Con
	d	Money laundering	G	Con
	e	Anti-competitive behaviour	G	Con
	f	Insider trading	G	Con
	g	Confidentiality of information	G	Con
	h	Whistleblowing	G	Con
	i	Non-retaliation	G	Con
	j	Company does not provide any training in relation to the above areas	G	Con
	Q132	Does the company offer to their employees and business partners anonymous mechanisms to report concerns in relation to unlawful and unethical behaviour and organizational integrity?	G	Con
	Q133	Does the company offer to their employees and business partners trainings to report concerns in relation to unlawful and unethical behaviour and organizational integrity?	G	Con
	Q134	Does the company provide financial or in-kind political contributions either directly or indirectly at a country or recipient or beneficiary level?	G	Con

Not applicable option

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Questions (1/1)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Stakeholder Engagement <i>Company's alignment ESG - related reporting frameworks and taxonomies, and their engagement with their stakeholders and external bodies in relation to their ESG issues.</i>	Q135	Has the company adopted any Climate & Sustainability related non-financial reporting framework as per influential global approaches?	G	Rep
	a	Company participates in relevant disclosure or reporting frameworks following standards such as CDP, GRI or SASB	G	Rep
	b	Company adopted Task Force on Climate-Related Financial Disclosures (TCFD)	G	Rep
	c	Company adopted other international or national standards to disclose their climate and sustainability indicators (please specify)	G	Rep
	d	Company discloses their climate and sustainability indicators but does not follow any of the standards above	G	Rep
	e	Company does not disclose any of their climate and sustainability related indicators	G	Rep
	f	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	G	Rep
	Q136	If the company's economic activities claim to be 'environmentally sustainable', are they aligned with any classification systems?	G	Con
	a	Company's economic activities are aligned with EU Taxonomy	G	Con
	b	Company's economic activities are aligned with other Taxonomy regulation - please specify	G	Con
	c	Company's economic activities are not aligned with any classification system	G	Con
	d	Company does not have any economic activities claiming to be 'environmentally sustainable'	G	Con
	Q137	Is the company's non-financial reporting externally audited?	G	Rep
	a	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	G	Rep
Q138	Does the company have a procedure in place to select and periodically change their external auditor related to their non-financial reporting?	G	Rep	
a	Non-financial reporting is not mandatory for the company and company does not have any voluntary non-financial reporting in place	G	Rep	
Q139	Does the company have partnerships and memberships with stakeholders such as industry trade associations, academia, clients and customers, suppliers, government, and/or media channels) in relation to their sustainability-related activities?	G	Res	
Q140	Does the company lobby for climate-friendly policies via relevant stakeholders (e.g. policy makers, trade associations)?	G	Con	

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Questions (1/1)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Clients and Customers <i>Company's management of their downstream client/customer portfolio with regard to their ESG criteria.</i>	Q141	Does the company regularly assess their client / customer portfolio in relation to the company's selected ESG criteria?	G	Res
	a	In relation to company's environmental criteria	G	Res
	b	In relation to company's human rights criteria	G	Res
	c	In relation to company's anti-corruption/ bribery and financial transparency criteria	G	Res
	d	Company does not assess their client portfolio in relation to their ESG criteria	G	Res
	Q142	Does the company have policies/procedures in place in relation to customer data privacy?	G	Con
	Q143	Does the company have policies/procedures in place to assess the health & safety impact of their products and services (including improper information, labelling & marketing communication)?	G	Con
	a	Company does not offer products and / or services with potential health & safety impacts	G	Con
	Q144	Does the company encourage their clients to disclose their ESG performance in alignment with reporting frameworks?	G	Rep
	Q145	Does the company provide clients with information and tools that may help them manage their ESG performance?	G	Res
Q146	Has the company experienced any substantiated complaints received concerning breaches of customer privacy including identified leaks, thefts, or losses of customer data?	G	Res	

Not applicable option

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Questions (1/2)

Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Supply Chain <i>Company's management of their upstream supply chain with regard to ESG criteria.</i>	Q146	Has the company experienced any substantiated complaints received concerning breaches of customer privacy including identified leaks, thefts, or losses of customer data?	G	Res
	Q147	Does the company integrate ESG criteria in tendering/supplier selection processes?	G	Con
	Q148	Does the company request their suppliers to disclose their ESG metrics?	G	Con
	Q149	Does the company monitor their suppliers' ESG performance ratings?	G	Rep
	Q150	Does the company have procurement policies with their suppliers based on the company's natural resource management criteria?	E	Con
	a	Sustainable materials management (SMM)	E	Con
	b	Other sound resource / waste management criteria	E	Con
	c	Company does not include any of these in the procurement policies with their suppliers	E	Con
	Q151	Does the company integrate environmental requirements into their procurement decisions along their supply chain?	E	Con
	a	Company integrates in their supplier selection criteria	E	Con
	b	Company integrates in their contracts with suppliers	E	Con
	c	Company does not integrate environmental requirements along their supply chain	E	Con
	Q152	Does the company provide resources to their suppliers to mitigate the climate-related risks to their operations?	E	Res
	Q153	Does the company have any risk of incidents of modern slavery across their operations including their suppliers' operations across geographies?	S	Con
	Q154	Does the company have a policy covering occupational health & safety requirements in their supply chain?	S	Con
Q155	Does the company integrate human rights requirements into their procurement decisions along their supply chain?	S	Con	
a	Company integrates human rights requirements into their supplier selection process	S	Con	
b	Company integrates human rights requirements into their contracts with their suppliers	S	Con	
c	Company does not integrate human rights requirements along their supply chain	S	Con	

Supply Chain

Not applicable option

Questions (2/2)

- Climate Change
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Marsh Theme	#	Question (Full)	E, S or G q	Controls, Reporting or Resilience q
Supply Chain <i>Company's management of their upstream supply chain with regard to ESG criteria.</i>	Q156	Does the company integrate occupational health & safety requirements into their procurement decisions along their supply chain?	S	Con
	a	Company integrates occupational health & safety requirements into their supplier selection process	S	Con
	b	Company integrates occupational health & safety requirements into their contracts with their suppliers	S	Con
	c	Company does not integrate health & safety requirements along their supply chain	S	Con
	Q157	Does the company have a policy to encourage procurement of products and services from local suppliers?	S	Res
	Q158	Does the company have a supplier diversity program?	S	Res
	Q159	Does the company uphold the freedom of association and effective recognition of right to collective bargaining along their supply chain?	G	Con
	Q160	Does the company integrate anti-corruption / bribery and financial transparency requirements into their procurement decisions along their supply chain?	G	Con
	a	Company integrates anti-corruption / bribery and financial transparency requirements into their supplier selection process	G	Con
	b	Company integrates anti-corruption / bribery and financial transparency requirements into their contracts with their suppliers	G	Con
c	Company does not integrate anti-corruption / bribery and financial transparency requirements along their supply chain	G	Con	

Not applicable option



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